

Certificate Number: 14912-PAE-DE-027950201

Bankruptcy Case Number: 13-17627



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 22, 2016, at 8:59 o'clock PM EDT, Kathleen Haltigan Meneses completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 22, 2016 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor